

United States Bankruptcy Court  
Central District of California

In re:  
Jon Wells  
Debtor

Case No. 17-12341-DS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-9

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 63

Date Rcvd: Apr 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2018.

db +Jon Wells, 855 Venice Road, Templeton, CA 93465-8557  
smg +County Assessor, County Government Center, Room 100, San Luis Obispo, CA 93408-0001  
38258447 A.R.M. Solutions, PO Box 3666, Camarillo, CA 93011-3666  
38276477 +Action Professionals, 591 12th St, Paso Robles, CA 93446-2202  
38258448 +Alpha Fire Sprinkler Corporation, 650 Sweeney Lane, San Luis Obispo, CA 93401-6720  
38258450 +American Express, 555 St. Charles Dr. #204, Thousand Oaks, CA 91360-3992  
38276478 +Anthem Blue Cross, POB 964, Woodland Hills, CA 91365-0964  
38258451 Associated Hand Surgeons, PO Box 14099, Horsham, PA 19044  
38258452 Bioventus LLC, PO Box 732823, Dallas, TX 75373-2823  
38258455 +CMRE Financial Services, 3075 E. Imperial Hwy Suite 200, Brea, CA 92821-6753  
38258454 ClearGage, 7028 W. Waters Ave. Suite 399, Tampa, FL 33634-2292  
38258456 Coastal Recovery Solutions, PO Box 480, Grover Beach, CA 93483-0480  
38276480 +Commercial Collection Service, 2250 King Ct #50, San Luis Obispo, CA 93401-5543  
38258457 +Culligan Water, 700 West Cook Street, Santa Maria, CA 93458-5597  
38258458 +David Singer Enterprises, 300 S. Duncan Ave, Clearwater, FL 33755-6493  
38258459 +Divine Plant Design, Inc., 1039 Par Avenue, Paso Robles, CA 93446-3431  
38276482 +Filipponi and Thompson Pump Co, 3250 East Camino Real, Atascadero, CA 93422-2501  
38258462 GC Services, PO Box 3044, Livonia, MI 48151-3044  
38276483 +Gannage Technology Services, 1270 Poplar St Apt A, Arroyo Grande, CA 93420-3084  
38258463 +Idler's Home, 2361 Theatre Drive, Paso Robles, CA 93446-9604  
38258466 +Jubilant HollisterStier LLC, PO Box 3145, Spokane, WA 99220-3145  
38258467 Kemper Special, PO Box 660420, Dallas, TX 75266-0420  
38276487 Leopold and Murphy DDS, 878 Walnut St, San Luis Obispo, CA 93401-2725  
38258469 +McKesson, 9954 Mayland Drive, Suite 4000, Henrico, VA 23233-1484  
38258470 +Message on Hold, 315 Arbor Ridge Lane, Conroe, TX 77384-3724  
38258471 Meyer PT, PO Box 638256, Cincinnati, OH 45263-8256  
38258472 +Michael's Window Cleaning, PO Box 652, Atascadero, CA 93423-0652  
38258473 +Mission Linen Supply, 602 South Western Avenue, Santa Maria, CA 93458-5496  
38258474 +Moshpit Digital Inc., 662 Upham Street, Suite A, San Luis Obispo, CA 93401-4391  
38258476 +NCMIC Financial Corporation, PO Box 4866, Des Moines, IA 50305-4866  
38258475 +Nancy Pawlik, MD, 437 Marsh Street, San Luis Obispo, CA 93401-3822  
38258477 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
38258478 Ocwen Loan Servicing, PO Box 24738, West Palm Beach, FL 33416-4738  
38258480 +OptumInsight, 11000 Optum Circle, Eden Prairie, MN 55344-2503  
38258481 Pain Management Specialists, PO Box 4659, San Luis Obispo, CA 93403-4659  
38276488 +Patenaude and Felix APC, 4545 Murphy Canyon Rd 3rd Floor, San Diego, CA 92123-4363  
38258482 Quill, PO Box 37600, Philadelphia, PA 19101-0600  
38258484 +RMS, PO Box 361625, Columbus, OH 43236-1625  
38258485 +Rock Harbor Marketing, 245 Bali Street, Morro Bay, CA 93442-3110  
38258486 +San Luis Ambulance, 3546 South Higuera Street, San Luis Obispo, CA 93401-7352  
38258487 Santa Barbara Orthopedic Institute, 2324 Bath Street, Santa Barbara, CA 93105-4330  
38276489 +Seven Peaks Medical Group, 3889 Long Street Suite 201, San Luis Obispo, CA 93401-7581  
38258488 +Sierra Vista Regional Medical Ctr., PO Box 830913, Birmingham, AL 35283-0913  
38258489 +Spectrum Business, PO Box 60229, Los Angeles, CA 90060-0229  
38258490 +Spectrum Medical Inc., 132 Philadelphia Lane, Jasper, GA 30143-7720  
38258491 +Star Cleaning Services, PO Box 4807, San Luis Obispo, CA 93403-4807  
38258492 +Stericycle, 28161 N. Keith Drive, Lake Forest, IL 60045-4528  
38276515 Thompson Coe, 700 N Pearl Street, Twenty-Fifth F, Dallas, TX 75201-2832  
38258494 Union Bank, PO Box 30115, Los Angeles, CA 90030-0115  
38258495 +Wetsch Abbott Osborn Van Vliet PLC, 974-73rd Street, Suite 20, Windsor Heights, IA 50324-1071

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jnamba@iq7technology.com Apr 17 2018 02:29:24 Jerry Namba (TR),  
504 East Chapel Street, Santa Maria, CA 93454-4520  
smg +E-mail/Text: SBCBankruptcy@co.santa-barbara.ca.us Apr 17 2018 02:27:59 County Tax Collector,  
P.O. Box 357, Santa Barbara, CA 93102-0357  
smg EDI: EDD.COM Apr 17 2018 06:23:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Apr 17 2018 06:23:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
P.O. Box 2952, Sacramento, CA 95812-2952  
38258449 EDI: AMEREXPR.COM Apr 17 2018 06:23:00 American Express, PO Box 0001,  
Los Angeles, CA 90096-8000  
38258453 E-mail/Text: dl-csgbankruptcy@charter.com Apr 17 2018 02:29:37 Charter Communications,  
PO Box 60229, Los Angeles, CA 90060-0229  
38276481 EDI: CMIGROUP.COM Apr 17 2018 06:23:00 Credit Management LP, 4200 International Parkway,  
Carrollton, TX 75007-1912  
38258461 EDI: FORD.COM Apr 17 2018 06:23:00 Ford, PO Box 62180, Colorado Springs, CO 80962  
38258460 EDI: FSAE.COM Apr 17 2018 06:24:00 Firstsource Advantage, LLC, PO Box 628,  
Buffalo, NY 14240-0628  
38258464 EDI: IRS.COM Apr 17 2018 06:23:00 Internal Revenue Service, PO Box 145595, STOP 8420G,  
Cincinnati, OH 45250-5585  
38258479 +E-mail/Text: bankruptcy@ondeck.com Apr 17 2018 02:29:11 On Deck,  
901 North Stuart Street, Suite 700, Arlington, VA 22203-4129

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

38258483 +EDI: RESURGENT.COM Apr 17 2018 06:23:00 Resurgent Capital Services LP, PO Box 10497,  
Greenville, SC 29603-0497  
38258493 +E-mail/Text: bankruptcydepartment@tsico.com Apr 17 2018 02:29:02 Transworld Systems Inc.,  
507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ford Motor Credit Company LLC  
cr\* +Seven Peaks Medical Group, 3889 Long Street Ste 201, San Luis Obispo, CA 93401-7581  
cr\* Thompson Coe, 700 N Pearl Street, Twenty-Fifth F, Dallas, TX 75201-2832  
38276479\* Bioventus LLC, POB 732823, Dallas, TX 75373-2823  
38258465\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 7704, San Francisco, CA 94120)  
38276486\* Internal Revenue Service, POB 80110, Cincinnati, OH 45280-0110  
38258468 ##+Kirk Consulting, 8830 Morro Road, Atascadero, CA 93422-3953

TOTALS: 1, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 16, 2018 at the address(es) listed below:

Jennifer H Wang on behalf of Creditor Ford Motor Credit Company LLC jwang@cookseylaw.com,  
jwang@ecf.courtdrive.com  
Jerry Namba (TR) jnambaepiq@earthlink.net, jnamba@ecf.epiqsystems.com; jnamba@iq7technology.com  
United States Trustee (ND) ustpregion16.nd.ecf@usdoj.gov  
Vaughn C Taus on behalf of Debtor Jon Wells tauslawyer@gmail.com

TOTAL: 4

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>Jon Wells</u>                 | Social Security number or ITIN | <b>xxx-xx-7970</b> |
|  | First Name Middle Name Last Name | EIN                            | --_-----           |
| Debtor 2   |                                  | Social Security number or ITIN | -----              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | --_-----           |
| United States Bankruptcy Court <b>Central District of California</b> |                                  |                                |                    |
| Case number: <b>9:17-bk-12341-DS</b>                                 |                                  |                                |                    |

**Order of Discharge – Chapter 7**

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**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jon Wells

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 4/16/18

**Dated:** 4/16/18

**By the court:** Deborah J. Saltzman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**